



ANNUAL STATEMENT FOR THE YEAR 2009 OF THE HumanaDental Insurance Company  
**Actuarial Opinion on Synthetic Guaranteed Investment Contracts**

**HUMANADENTAL INSURANCE COMPANY**

**ACTUARIAL OPINION  
ON SYNTHETIC GUARANTEED INVESTMENT CONTRACTS**

**December 31, 2009**

I, Frank M. Amrine, am Actuarial Director and Appointed Actuary of HumanaDental Insurance Company. As of December 31, 2009, HumanaDental Insurance Company has no Synthetic Guaranteed Investment Contracts in force and does not require an actuarial opinion on Synthetic Guaranteed Investment Contracts.

Date: January 4, 2010

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